

## Stacking Order

### Legal Package:

#### EXECUTED LEGAL DOCUMENTS:

Allonge  
Note  
Deed of Trust/ Mortgage  
Riders (if applicable)  
Grant Deed/Warranty Deed/ Interspousal Deed (if any)  
Closing Instructions  
Settlement Statement: HUD  
Escrow deposits  
Initial Impound Disclosure  
First Payment Letter  
Tax Information Worksheet

#### IF FHA:

Addendum to the HUD  
FHA Amendatory Clause  
Broker/Agent Certification  
Truth-in-Lending  
Itemization of Amount Financed  
4506-T  
W9  
Signature Affidavits  
Customer Identification Verification form (with copies of IDs)  
Servicing Disclosure  
All other additional documents **as required by FHA**

#### IF VA:

Federal Collection Policy (VA 26-0503)  
Report and Certification of Loan Documents (VA 26-1820)  
Evidence Funding Fee has been remitted to VA (VA26-8986)  
Evidence file has been submitted of insuring if conforming loan amount  
Loan Guaranty Certificate if High Balance  
Lender's Certification  
GNMA Notice to borrower regarding solicitation of refinance  
VA Case Number Transfer letter  
All other additional documents as required by VA

#### IF TEXAS HOME EQUITY:

Notice Concerning Equity Loan Extension  
Texas Home Equity Right to Cancel  
Acknowledgement of Fair Market Value  
Texas Equity Affidavit and Agreement  
Texas HE Certificate from Originating Lender..  
All other disclosures or acknowledgements as applicable for Texas Home Equity

#### REMEMBER TO SEND IN ALL PTF CONDITIONS OR UPDATES

#### ALONG WITH :

Final 1003  
Final 92900A  
Change of Circumstance with any updated disclosures

### Credit Package:

Lender's Underwriting Approval  
DU / Scorecard Findings  
IRRRL Worksheet (VA 26-8923), if V IRRRL and IRRRL VA loan Comparison, if IRRRL  
FHA Applicable Refinance Worksheet (if applicable)  
MIP Calculator from FHA Connect  
Maximum Loan Limit for Subject (re: FHA Streamline with appraisal)  
FHA Screen Shots:  
A. Case Query  
B. Borrower Address Change  
C. Case Assignment Query  
D. Refinance Authorization Screen

LDP/GSA Screen Shots if FHA or VA

#### APPLICATION & LOAN TRANSMITTAL

1008 / 92900LT Transmittal/26-6393 VA Loan Analysis- Typed

1003- Typed

92900A /1802a Addendum- Typed

Copy of Identity docs: Social Security Card, Driver's License, Resident Alien Card, Work Auth Card

Initial 1003

Initial 92900A /1802a Addendum

Verification of VA Benefits (VA 26-8937)

Certificate of Eligibility, if VA

Military Counseling Checklist signed by lender (VA 26-0592)

Nearest Living Relative Statement

#### CREDIT:

Any additional LOE's regarding File  
Credit Supplements and Credit Report  
Spouse's Borr Authorization completed (including birthdate, ssn, address and signature)  
Spouse's Credit Report (Non-Signing Spouse)

#### Fraudguard

Bankruptcy Discharge and Bankruptcy Docs

Divorce Docs

Child care letter (if VA and child under 12)

#### INCOME:

Tax Transcripts

Pay stubs and W2s

VOE'S

Tax Returns

Departure Property Docs

#### ASSETS

EMD Deposit Receipt/ Copy of Cancelled Check

Executed Gift Letter and Tracking of Transfer of Gift Funds

Bank Statement(s)

Tracking /Source of Large Deposits

Evidence of Liquidation terms from Retirement Administrator

#### INSURANCE AND PAYOFFS:

Insurance (Hazard, HO-6 and Flood if applicable)

Payoff Statements

#### PROJECT DOCUMENTS

FHA Connect Screen Shot re: Condominium approval

Condo HOA Cert and 51% Occupancy Verification

Evidence project approved by VA if VA

#### APPRAISAL AND TITLE

FHA Amendatory Clause/RE Certification fully executed- dated at time of contract

Purchase agreement (if applicable) and all addendums

Subordinate Financing- Note and Deed of Trust

Escrow Instructions

Prelim- including: ALTA Address Supp, Tax Cert, Plat Map, Wiring Instructions

POA (Alive and Well Certification if applicable on VA)

Termite Report AND Clearance

New Construction Docs

Appraisal Logging

928005b Conditional Commitment

Request for Determination of Value (VA 26-1805), if VA

Notice of Value (NOV)

Appraisal invoice

Appraisal (s)

CIR/1004D – 2<sup>nd</sup> appraisal or AVM if applicable

#### DISCLOSURES